NOTICE OF SUBSTITUTE TRUSTEE'S SALE

STATE OF MISSISSIPPI COUNTY OF DESOTO

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated May 27, 2011, executed by EMILY E MANLEY, conveying certain real property therein described to CHARLES M. QUICK, as Trustee, for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR IBERIABANK MORTGAGE COMPANY, Original Beneficiary, to secure the indebtedness therein described, as same appears of record in the office of the Chancery Clerk of DeSoto County, Mississippi filed and recorded June 3, 2011, in Deed Book 3308, Page 566, WHEREAS, on March 20, 2012 the beneficial interest of said Deed of Trust was transferred and assigned to BANK OF AMERICA, N.A. by instrument recorded in the office of the aforesaid Chancery Clerk in Deed Book 3415, Page 494; and

WHEREAS, on May 13, 2013, the undersigned, Rubin Lublin, LLC has been appointed as Substitute Trustee by instrument recorded in the office of the aforesaid Chancery Clerk in Deed Book 3639, Page 96; and

NOW, THEREFORE, the holder of said Deed of Trust, having requested the undersigned so to do, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee shall, on **July 11, 2013** within the lawful hours of sale between 11:00AM and 4:00PM at the east front door of the Courthouse proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in DeSoto County, Mississippi, to wit:

LOT 20, SECTION A, THE BRAMBLES, SITUATED IN SECTION 10, TOWNSHIP 2 SOUTH, RANGE 7 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 103, PAGES 1-4, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

PROPERTY ADDRESS: The street address of the property is believed to be 4196 WILDBERRY DRIVE, SOUTHAVEN, MS 38672. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

WITNESS MY SIGNATURE, this 5 day of June, 2013.

Rubin Lublin, LLC, Substitute Trustee 1675 Lakeland Drive, Suite 403

Jackson, MS 39216

www.rubinlublin.com/property-listings.php

Tel: (877) 813-0992 Fax: (404) 601-5846

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7-11-13

6/11/13 9:32:52 DESOTO COUNTY, MS W.E. DAVIS, CH CLERK

STATE OF MISSISSIPPI COUNTY OF DESOTO

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated August 31, 2005, executed by JAMES P. SCHRADER AND TINA M. SCHRADER, conveying certain real property therein described to RECON TRUST COMPANY, N.A., as Trustee, for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR COUNTRYWIDE HOME LOANS, INC., Original Beneficiary, to secure the indebtedness therein described, as same appears of record in the office of the Chancery Clerk of DeSoto County, Mississippi filed and recorded September 6, 2005, in Deed Book 2299, Page 328, and re-recorded October 17, 2005 in Deed Book 2330, Page 222; and

WHEREAS, on May 7, 2012 the beneficial interest of said Deed of Trust was transferred and assigned to BANK OF AMERICA, N.A. by instrument recorded in the office of the aforesaid Chancery Clerk in Deed Book 3436, Page 589; and

WHEREAS, on May 13, 2013, the undersigned, Rubin Lublin, LLC has been appointed as Substitute Trustee by instrument recorded in the office of the aforesaid Chancery Clerk in Deed Book 3639, Page 102; and

NOW, THEREFORE, the holder of said Deed of Trust, having requested the undersigned so to do, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee shall, on **July 11, 2013** within the lawful hours of sale between 11:00AM and 4:00PM at the east front door of the Courthouse proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in DeSoto County, Mississippi, to wit:

LOT 295, SECTION F, FAIRFIELD MEADOWS, SITUATED IN SECTION 32, TOWNSHIP 1 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 90, PAGE 23, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

PROPERTY ADDRESS: The street address of the property is believed to be **6878 KENTBROOOK DRIVE, HORN LAKE, MS 38637-0000**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

WITNESS MY SIGNATURE, this 5 day of June, 2013.

Rubin Lublin, LLC, Substitute Trustee 1675 Lakeland Drive, Suite 403 Jackson, MS 39216

www.rubinlublin.com/property-listings.php

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